

**Table I.F.2(2002) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2002**

| Characteristics               | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States                 | 446   | 629                    | 588             | 561             | 436               | 335                    | 602                    | 391                  |
| Industry group **             |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.        | 589   | .                      | .               | .               | .                 | .                      | 743                    | 436                  |
| Mining and manufacturing      | 416   | .                      | .               | .               | .                 | .                      | 611                    | 375                  |
| Construction                  | 560   | .                      | .               | .               | .                 | .                      | 595                    | 513                  |
| Utilities and transp.         | 391   | .                      | .               | .               | .                 | .                      | 610                    | 345                  |
| Wholesale trade               | 501   | .                      | .               | .               | .                 | .                      | 697                    | 413                  |
| Fin. svcs. and real estate    | 419   | .                      | .               | .               | .                 | .                      | 602                    | 374                  |
| Retail trade                  | 459   | .                      | .               | .               | .                 | .                      | 608                    | 392                  |
| Professional services         | 435   | .                      | .               | .               | .                 | .                      | 582                    | 381                  |
| Other services                | 452   | .                      | .               | .               | .                 | .                      | 560                    | 418                  |
| Ownership                     |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated      | 451   | .                      | .               | .               | .                 | .                      | 612                    | 394                  |
| For profit, unincorporated    | 526   | .                      | .               | .               | .                 | .                      | 644                    | 432                  |
| Nonprofit                     | 399   | .                      | .               | .               | .                 | .                      | 453                    | 385                  |
| Unknown                       | 345   | .                      | .               | .               | .                 | .                      | 1,029                  | 329                  |
| Age of firm                   |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years             | 500   | .                      | .               | .               | .                 | .                      | 583                    | 387                  |
| 5-9 years                     | 478   | .                      | .               | .               | .                 | .                      | 545                    | 403                  |
| 10-19 years                   | 546   | .                      | .               | .               | .                 | .                      | 631                    | 474                  |
| 20 or more years              | 445   | .                      | .               | .               | .                 | .                      | 604                    | 397                  |
| Unknown                       | 333   | .                      | .               | .               | .                 | .                      | 341                    | 333                  |
| Multi/single status           |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations           | 371   | .                      | .               | .               | .                 | .                      | 580                    | 361                  |
| 1 location only               | 567   | .                      | .               | .               | .                 | .                      | 604                    | 509                  |
| Percent full-time employees   |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                 | 478   | .                      | .               | .               | .                 | .                      | 738                    | 411                  |
| 25-49 %                       | 426   | .                      | .               | .               | .                 | .                      | 571                    | 389                  |
| 50-74 %                       | 440   | .                      | .               | .               | .                 | .                      | 609                    | 377                  |
| 75% or more                   | 447   | .                      | .               | .               | .                 | .                      | 599                    | 393                  |
| Union presence                |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees            | 470   | .                      | .               | .               | .                 | .                      | 604                    | 408                  |
| Has union employees           | 349   | .                      | .               | .               | .                 | .                      | 522                    | 335                  |
| Unknown                       | 373   | .                      | .               | .               | .                 | .                      | 631                    | 360                  |
| Percent low wage employees ** |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage          | 502   | .                      | .               | .               | .                 | .                      | 628                    | 453                  |
| Less than 50% low wage        | 466   | .                      | .               | .               | .                 | .                      | 597                    | 394                  |
| Unknown                       | 368   | .                      | .               | .               | .                 | .                      | 587                    | 361                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.2(2002) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2002**

| Characteristics               | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States                 | 7.16  | 17.32                  | 17.33           | 20.04           | 12.00             | 9.35                   | 11.48                  | 8.81                 |
| Industry group **             |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.        | 49.90 | .                      | .               | .               | .                 | .                      | 95.55                  | 76.37                |
| Mining and manufacturing      | 10.80 | .                      | .               | .               | .                 | .                      | 32.37                  | 12.50                |
| Construction                  | 22.67 | .                      | .               | .               | .                 | .                      | 25.51                  | 39.67                |
| Utilities and transp.         | 28.66 | .                      | .               | .               | .                 | .                      | 67.42                  | 23.82                |
| Wholesale trade               | 14.52 | .                      | .               | .               | .                 | .                      | 35.88                  | 25.14                |
| Fin. svcs. and real estate    | 14.91 | .                      | .               | .               | .                 | .                      | 35.22                  | 12.33                |
| Retail trade                  | 11.94 | .                      | .               | .               | .                 | .                      | 25.65                  | 10.86                |
| Professional services         | 13.22 | .                      | .               | .               | .                 | .                      | 18.83                  | 17.05                |
| Other services                | 10.47 | .                      | .               | .               | .                 | .                      | 12.64                  | 14.90                |
| Ownership                     |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated      | 8.75  | .                      | .               | .               | .                 | .                      | 15.32                  | 10.65                |
| For profit, unincorporated    | 13.80 | .                      | .               | .               | .                 | .                      | 21.33                  | 26.70                |
| Nonprofit                     | 24.19 | .                      | .               | .               | .                 | .                      | 21.64                  | 27.50                |
| Unknown                       | 25.30 | .                      | .               | .               | .                 | .                      | 288.91                 | 20.62                |
| Age of firm                   |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years             | 20.58 | .                      | .               | .               | .                 | .                      | 33.50                  | 32.80                |
| 5-9 years                     | 15.47 | .                      | .               | .               | .                 | .                      | 11.52                  | 26.84                |
| 10-19 years                   | 24.71 | .                      | .               | .               | .                 | .                      | 38.32                  | 25.43                |
| 20 or more years              | 9.94  | .                      | .               | .               | .                 | .                      | 15.11                  | 11.43                |
| Unknown                       | 9.56  | .                      | .               | .               | .                 | .                      | 78.57                  | 9.59                 |
| Multi/single status           |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations           | 9.87  | .                      | .               | .               | .                 | .                      | 34.58                  | 10.76                |
| 1 location only               | 9.97  | .                      | .               | .               | .                 | .                      | 10.26                  | 18.01                |
| Percent full-time employees   |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                 | 31.80 | .                      | .               | .               | .                 | .                      | 109.37                 | 21.59                |
| 25-49 %                       | 20.96 | .                      | .               | .               | .                 | .                      | 44.09                  | 15.41                |
| 50-74 %                       | 21.50 | .                      | .               | .               | .                 | .                      | 27.49                  | 25.14                |
| 75% or more                   | 8.74  | .                      | .               | .               | .                 | .                      | 15.04                  | 9.92                 |
| Union presence                |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees            | 8.31  | .                      | .               | .               | .                 | .                      | 10.66                  | 10.54                |
| Has union employees           | 18.76 | .                      | .               | .               | .                 | .                      | 87.49                  | 19.95                |
| Unknown                       | 20.96 | .                      | .               | .               | .                 | .                      | 85.51                  | 19.35                |
| Percent low wage employees ** |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage          | 12.42 | .                      | .               | .               | .                 | .                      | 21.99                  | 15.54                |
| Less than 50% low wage        | 11.12 | .                      | .               | .               | .                 | .                      | 15.84                  | 11.07                |
| Unknown                       | 11.25 | .                      | .               | .               | .                 | .                      | 40.87                  | 10.94                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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